

IN THE DRAWINGS

Please amend the drawings as follows:

Please replace sheets 1/8 to 8/8 with the attached sheets showing FIGS. 1-8, each labeled "Replacement Sheet", attached as an appendix to the present amendment.

REMARKS

Claims 11 and 20 are amended. Claims 1-20 are pending.

In the office action, new drawings were required. New formal drawings showing FIGS. 1-8, each labeled "Replacement Sheet", are attached as an appendix to the present amendment.

In the office action, claims 11 and 20 were objected to. Claims 11 and 20 are amended to overcome the objection, so reconsideration and withdrawal of the objection are respectfully requested.

In the office action, claims 1-20 were rejected under 35 U.S.C. § 102(b) in view of U.S. Publication Number US 2003/0009411 A1 to Ram et al.

The applicant respectfully traverses the rejection, since Ram et al. does not disclose or suggest every element, step, or feature of the claimed invention.

Claims 1 and 12 are independent claims, with claim 1 reciting an interactive risk management system having a computer including: a processor; an input device; a display for displaying a graphic user interface including a browser; a memory; and a mapping of a plurality of processes and at least one risk message associated with at least one of the plurality of processes stored in the memory. The processor, in response to user selections through the input device, displays to the user through the browser the mapping of the plurality of processes, with each of a set of the displayed processes having an associated user actuatable display region; and the processor, in response to user actuation of an actuatable display region of a selected process, displays to the user through the browser the at least one risk message associated with the selected process, thereby allowing the user to gain information about the selected process and its associated risks.

Claim 12 recites an interactive risk management method for providing risk information associated with one or more of a plurality of processes, with the method including the steps of: providing a computer including a processor, an input device, a display, and a memory; displaying a graphic user interface including a browser on the display; storing in the memory a mapping of a plurality of processes; storing in the memory at least one risk message associated with at least one of the plurality of processes; receiving at the processor user command signals entered through the input device; displaying to the user through the browser the mapping of the plurality of processes, with each of a set of the displayed processes having an associated actuable display region; receiving at the processor signals corresponding to user actuation of an actuable display region of a selected process; and displaying to the user through the browser, in response to the user actuation, the at least one risk message associated with the selected process, thereby allowing the user to gain information about the selected process and any associated risk.

Claims 1 and 12 are patentable over Ram et al. since Ram et al. does not disclose or suggest a mapping of a plurality of processes and at least one risk message associated with at least one of the plurality of processes stored in the memory, as in the claimed invention.

On the contrary, Ram et al describes a stock trading system with order entry capabilities for displaying the information associated with stock trades.

Although Ram et al. describes the display of “messages”, for example, on page 1, paragraph [0013] and elsewhere, Ram et al. does not disclose or suggest that such messages are “risk messages” as in the claim invention. Page 1, paragraph [0013] merely refers to “messages” from a backend system, but does not disclose or suggest that the messages of Ram et al. are “risk messages” associated with processes, as in the claimed invention.

Elsewhere in Ram et al., the messages may be “notification messages” as mentioned on page 20, paragraph [0404], or may be “Simple Object Access Protocol (SOAP) messages” as mentioned on page 21, paragraph [0405].

However, one having ordinary skill in the art would recognize that the “messages” of Ram et al. are simply messages associated with stock trades, and do not convey any risk associated with the stock trades or other processes in a management system, as in the claimed invention.

In addition, the drawings of Ram et al. illustrate trading data displayed to the user in a grid, including tabbed information and pop-up text boxes, such as the text box 254 shown in FIG. 37 and described on page 27, paragraph [0516]. As per paragraph [0516], such messages include “fundamental profile data 254” such as a percentage of float, as opposed to specific risk messages of a process in a management system as in the claimed invention.

One having ordinary skill in the art would recognize that the percentage float in the displayed data 254 is merely a simple numerical value which does not, in itself, suggest risk, but instead can be interpreted in any manner by the user, including interpretations without any sense of risk. Such a static information message in Ram et al. provides no guidance to the user or trader of any risk associated with a process or a stock trade.

Furthermore, Ram et al. does not disclose or suggest a mapping of processes with a risk message associated with one or more of such processes.

The examiner cites page 15, paragraph [0277] to allege that Ram et al. discloses a mapping of a plurality of processes. On the contrary, in paragraph [0277], Ram et al. describes a mapping of “the value of the price dimension against the values associated with the price axis”. One having ordinary skill in the art would recognize that such a “mapping” is actually a plot,

chart, or graph of data, with the axes and data points visually representing the stock price data, as shown in images 250-252 in FIG. 37 and described on page 27, paragraph [0516] of Ram et al.

One having ordinary skill in the art would understand that such graphs of stock price data in FIG. 37, do not and cannot represent processes in a management system, but instead are displayed data of stock trades.

In addition, as shown in FIG. 37, there are no risk messages associated with the images 250-252 of the graphs of stock price data.

Accordingly, Ram et al. does not disclose or suggest the mapping of processes in a management system with risk messages associated with the processes of the management system, as in the claimed invention.

In addition, Ram et al. does not disclose or suggest a processor which, in response to user actuation of an actuatable display region of a selected process, displays to the user through the browser the at least one risk message associated with the selected process, thereby allowing the user to gain information about the selected process and its associated risks, as in the claimed invention.

Page 1, paragraph [0013] of Ram et al. does not disclose or suggest, as alleged by the examiner, such a processor which, in response to user actuation of an actuatable display region of a selected process, displays to the user through the browser the at least one risk message associated with the selected process, thereby allowing the user to gain information about the selected process and its associated risks, as in the claimed invention.

Ram et al. has an “interactive grid-based graphical trading system” which communicates with a trader to “display market trading data, and messages, to any trader”. There is no suggestion of an actuatable display region of a selected process which is selected by a user, nor

of any displays to the user through the browser of the at least one risk message associated with the selected process, thereby allowing the user to gain information about the selected process and its associated risks, as in the claimed invention.

Instead, Ram et al. displays images representing stock trading cards, for example, as shown in FIGS. 3, 10-14, etc. Actuatable tabs 104a, 104b, 104c, and 104d in FIG. 10 change the display for a selected stock, such as IBM, and stock trade messages 204, 206 indicating orders and stock activity are shown in FIG. 30, with such stock trade messages 204, 206 overlaid on the image 102. In addition, as shown in FIG. 37, graphs or mappings 250, 252 of data on price axes as well as company profile messages 254 are generated by use of the tabs, drop down menus, or other actuatable regions on the image 102.

However, as stated herein, such user actuation of actuatable regions in Ram et al. do not generate risk messages, and furthermore do not generate risk messages associated with selected processes, as in the claimed invention.

One having ordinary skill in the art would not look to Ram et al. for the elements, steps, and features of claims 1 and 12, since Ram et al. is directed to displaying stock trades and data associated with such stock trades, as opposed to displaying risk messages of processes in a mapping as in the claimed invention.

Accordingly, claims 1 and 12 are patentable over Ram et al., so reconsideration and withdrawal of the rejection are respectfully requested.

Claims 2-11 and 13-20 depend from independent claims 1 and 12, respectively, and so includes the recitation of claims 1 and 12, respectively. Therefore, for the reasons set forth above, claims 2-11 and 13-20 are also patentable over Ram et al.

Therefore, claims 1-20 are patentable over Ram et al., so reconsideration and withdrawal of the rejection of claims 1-20 are respectfully requested.

Accordingly, entry and approval of the present response and allowance of all pending claims are respectfully requested.

In case of any deficiencies in fees by the filing of the present amendment, the Commissioner is hereby authorized to charge such deficiencies in fees to Deposit Account Number 01-0035.

Respectfully submitted,



Anthony J. Natoli
Registration number 36,223
Attorney for applicant

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ABELMAN, FRAYNE & SCHWAB
666 Third Ave., 10th Floor
New York, NY 10017-5621
Tele: (212) 949-9022
Fax: (212) 949-9190